

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO

IN RE:	)	CHAPTER 13 PROCEEDING
	)	
Carol A. Manuel	)	CASE NO.: 17-52365
	)	
DEBTOR(S)	)	JUDGE ALAN M. KOSCHIK
	)	
	)	OBJECTION TO BRIDGECREST
	)	CREDIT COMPANY LLC PROOF
	)	OF CLAIM (CLAIM NO. 4)

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Now comes Debtor Carol Manuel, by and through her attorney James R. Galehouse, to respectfully request this court to deny in part the Bridgecrest Credit Company, LLC (Creditor) Proof of Claim. Creditor requests an interest rate of 20.20%. Debtor contends that this is excessive and should pay an interest rate of 6.25%. Debtor's position relies on the Supreme Court case *Till v. SCS Credit Corp.*, 541 U.S. 465 (2004). Additionally, the interest rate suggested by Debtor is consistent with the Memorandum issued by this Court on July 14, 2017.

Wherefore, Debtor prays that this objection is sustained and that Creditor's claim be denied in part and the interest rate be adjusted to 6.25%.

Respectfully submitted,

/s/ James R. Galehouse  
James R. Galehouse (0084867)  
Attorney for Debtor(s)  
Rauser & Associates  
401 W. Tuscarawas St Ste 400  
Canton, OH 44702  
(330) 456-6505  
(330) 456-6506 Fax  
jgalehouse@ohiolegalclinic.com

**Debtor(s) have filed an objection with the court to your claim in this bankruptcy case.**

**Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may want to consult one.)**

If you do not want the Court to eliminate or change your proof of claim, or if you want the court to consider your views on the proof of claim, then on or before **December 13, 2017**, or such other time fixed by the Federal Rules of Bankruptcy procedure or statute or as the Court may order, you must:

**File with the Court a written request for a hearing and a written response to the objection, explaining your position, at:**

United States Bankruptcy Court  
455 John F. Seiberling Federal Building  
US Courthouse  
2 South Main St.  
Akron, OH 44308

If you mail your request and response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

**You must also mail a copy to:**

James R. Galehouse  
Rauser & Associates  
401 W. Tuscarawas St #400  
Canton, OH 44702

Keith Rucinski, Trustee  
One Cascade Plaza #2020  
Akron, OH 44308

**If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim and may enter an Order granting that relief.**

November 13, 2017

/s/ James R. Galehouse  
James R. Galehouse (0084867)

**CERTIFICATE OF SERVICE**

I hereby certify that the foregoing Notice was electronically transmitted on or about November 13, 2017 via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail List:

- James R. Galehouse jgalehouse@ohiolegalclinic.com, jamesgalehouse@yahoo.com;nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;rauserandassociates@gmail.com
- Rick S. Pluma rpluma@ohiolegalclinic.com, bbillec@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;rauserandassociates@gmail.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;rauserakron@gmail.com
- Keith Rucinski efilings@ch13akron.com, krucinski@ecf.epiqsystems.com
- United States Trustee (Registered address)@usdoj.gov
- Keith D. Weiner bankruptcy@weinerlaw.com

I further certify that the following received notice by regular U.S. Mail at the specified address on the date first set forth above:

**Debtor(s)**

Carol Manuel  
1885 Ridge Meadow Ct  
Twinsburg, OH 44087

**Creditor:**

Bridgecrest Credit Company, LLC  
PO Box 29018  
Phoenix, AZ 85038

/s/ James R. Galehouse  
James R. Galehouse (0084867)